



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name [SIMMONS FIRST NATIONAL CORPORATION](#)

City/State [PINE BLUFF, AR](#)

Bank Holding Company Information

Federal Reserve District: [8](#)

Consolidated Assets (\$000): [27,076,087](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
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6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[SIMMONS FIRST NATIONAL CORPORATION](#)
[501 MAIN STREET](#)
[PINE BLUFF, AR 71601](#)

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Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	481,723	418,683	556,556	690,745	712,133	15.06	118.80
Income from lease financing receivables.....	10	16	17	56	137	-37.50	
Fully taxable income on loans and leases.....	478,483	417,164	554,480	688,457	710,822	14.70	117.62
Tax-exempt income on loans and leases.....	3,250	1,535	2,093	2,344	1,448	111.73	1005.44
Estimated tax benefit on income on loans and leases.....	1,141	535	734	674	500	113.30	503.97
Income on loans and leases (tax equivalent).....	482,874	419,234	557,307	691,475	712,770	15.18	119.14
Investment interest income (tax equivalent).....	130,774	92,310	130,256	73,016	70,251	41.67	299.10
Interest on balances due from depository institutions.....	2,892	2,211	2,794	4,382	7,450	30.80	271.72
Interest income on other earning assets.....	-1,487	226	-63	1,846	3,496		
Total interest income (tax equivalent)	615,053	513,981	690,294	770,719	793,967	19.66	140.62
Interest on time deposits of \$250K or more	6,776	6,069	8,273	12,999	17,041	11.65	450.89
Interest on time deposits < \$250K.....	6,807	11,831	13,332	28,400	41,627	-42.46	52.25
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	28,418	15,178	19,568	38,462	80,309	87.23	203.94
Interest on other borrowings and trading liabilities.....	17,349	16,014	21,292	22,983	25,391	8.34	157.14
Interest on subordinated debt and mandatory convertible securities	13,512	12,786	17,066	17,140	17,002	5.68	
Total interest expense.....	72,862	61,878	79,531	119,984	181,370	17.75	234.26
Net interest income (tax equivalent).....	542,191	452,103	610,763	650,735	612,597	19.93	131.89
Non-interest income.....	140,889	146,651	198,227	205,156	153,159	-3.93	32.82
Adjusted operating income (tax equivalent)	683,080	598,754	808,990	855,891	765,756	14.08	100.97
Overhead expense.....	437,408	359,274	505,740	507,263	469,076	21.75	108.17
Provision for credit losses.....	14,048	-31,396	-32,704	74,973	43,240		-16.34
Securities gains (losses)	-226	15,846	15,498	54,805	13,314		
Other tax equivalent adjustments	0	-1	-2	1,842	0		
Pretax net operating income (tax equivalent).....	229,389	286,721	351,693	330,795	309,754	-20.00	99.01
Applicable income taxes	38,336	50,152	61,306	64,890	64,265	-23.56	8.20
Tax equivalent adjustments	17,901	13,651	19,231	11,001	7,322	31.13	208.80
Applicable income taxes (tax equivalent).....	56,237	63,803	80,537	75,891	71,587	-11.86	36.41
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	173,152	222,918	271,156	254,904	238,167	-22.32	133.87
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	173,152	222,918	271,156	254,904	238,167	-22.32	133.87
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	173,152	222,918	271,156	254,904	238,167	-22.32	133.87
Investment securities income (tax equivalent).....	130,774	92,310	130,256	73,016	70,251	41.67	299.10
US Treasury and agency securities (excluding mortgage-backed securities)	8,054	6,821	9,190	5,619	5,698	18.08	174.88
Mortgage-backed securities	43,693	25,668	36,522	25,620	36,426	70.22	202.08
All other securities	79,027	59,821	84,544	41,777	28,127	32.11	414.06
Cash dividends declared.....	69,963	58,358	78,892	74,644	64,260	19.89	191.68
Common	69,963	58,319	78,845	74,592	63,921	19.97	191.68
Preferred.....	0	39	47	52	339	-100.00	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	6,218,228	4,918,781	5,325,170	4,483,812	3,768,911	26.42	1275.60
NOW, ATS and transaction accounts	5,299,205	4,769,179	5,165,840	4,400,642	608,581	11.11	1980.58
Time deposits less brokered deposits < \$250K	750,691	1,252,235	1,204,358	1,438,227	1,400,336	-40.05	-15.11
MMDA and other savings accounts	6,804,789	5,928,271	6,422,929	8,270,200	8,454,413	14.79	28.20
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	19,072,913	16,868,466	18,118,297	15,592,881	14,232,241	13.07	176.46
Time deposits of \$250K or more	1,253,289	818,813	784,618	889,570	837,016	53.06	391.16
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	168,513	217,276	185,403	299,111	150,145	-22.44	38.48
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	445,608	8,642	10,685	9,041	1,258,644	5056.31	-3.01
Other borrowings w/remaining maturity over 1 year	569,351	1,371,053	1,376,608	1,364,460	71,907	-58.47	802.34
Brokered deposits < \$250K	1,822,436	384,726	463,485	504,528	1,039,616	373.70	962.56
Noncore funding	4,259,197	2,800,510	2,820,799	3,066,710	3,357,328	52.09	297.72
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	365,951	383,278	384,131	382,874	388,260	-4.52	442.81
Other liabilities	220,875	158,806	169,093	347,817	297,783	39.08	-8.51
Total liabilities	23,918,936	20,211,060	21,492,320	19,390,282	18,275,612	18.35	188.92
Equity Capital							
Perpetual preferred stock (including surplus)	0	767	0	767	767	-100.00	
Common stock	1,269	1,066	1,127	1,081	1,136	19.04	294.10
Common surplus	2,527,153	1,974,561	2,164,989	2,014,076	2,117,282	27.99	231.02
Retained earnings	1,196,459	1,065,566	1,093,270	901,006	848,848	12.28	137.35
Accumulated other comprehensive income	-567,730	-11,429	-10,545	59,726	20,891		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	3,157,151	3,030,531	3,248,841	2,976,656	2,988,924	4.18	151.13
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	3,157,151	3,030,531	3,248,841	2,976,656	2,988,924	4.18	151.13
Total liabilities and capital	27,076,087	23,241,591	24,741,161	22,366,938	21,264,536	16.50	183.94
Memoranda							
Non-interest-bearing deposits	6,218,228	4,918,781	5,325,170	4,483,812	3,768,911	26.42	1275.60
Interest-bearing deposits	15,930,410	13,153,224	14,041,230	12,503,167	12,339,962	21.11	131.77
Total deposits	22,148,638	18,072,005	19,366,400	16,986,979	16,108,873	22.56	202.35
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	3,248,841	2,976,656	2,976,656	2,988,924	2,246,434		
Accounting restatements	0	0	0	0	0		
Net income	173,152	222,918	271,156	254,904	238,167		
Net sale of new perpetual preferred stock	0	0	-767	0	-42,000		
Net sale of new common stock	-102,612	-52,121	-130,999	-116,459	-11,205		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	464,918	0	266,090	0	560,602		
Less: Dividends declared	69,963	58,358	78,892	74,644	64,260		
Change in other comprehensive income	-557,185	-71,155	-70,271	38,835	48,265		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	12,591	15,868	-114,904	12,921		
Holding company equity capital, ending balance	3,157,151	3,030,531	3,248,841	2,976,656	2,988,924		

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	1,891,410	1,709,645	1,702,687	997,584	942,243
Interest rate contracts	1,878,644	1,672,701	1,678,484	964,200	894,890
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	12,766	36,944	24,203	33,384	47,353
Derivatives Position					
Futures and forwards	12,759	34,628	36,356	137,378	58,101
Written options	0	1	0	1,558	2,823
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	1	0	1,558	2,823
Purchased options	0	608	24	2,295	3,186
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	608	24	2,295	3,186
Swaps	1,878,651	1,674,408	1,666,307	856,353	878,133
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	1,891,410	1,709,645	1,702,687	997,584	942,243
Interest rate contracts	1,878,644	1,672,701	1,678,484	964,200	894,890
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	12,766	36,944	24,203	33,384	47,353
Derivative contracts (excluding futures and FX 14 days or less)	1,898,046	1,711,562	1,713,661	926,900	963,784
One year or less	1,051,578	88,700	75,687	26,724	148,992
Over 1 year to 5 years	442,272	135,573	175,276	194,388	147,800
Over 5 years	404,196	1,487,289	1,462,698	705,788	666,992
Gross negative fair value (absolute value)	42,946	25,958	19,460	40,738	14,455
Gross positive fair value.....	154,640	40,320	30,074	39,252	15,122
Held for trading.....	0	0	0	0	0
Non-traded.....	154,640	40,320	30,074	39,252	15,122
Current credit exposure on risk-based capital derivative contracts	154,640	40,320	30,074	39,252	15,122
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Past Due and Nonaccrual Loans and Leases

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.08	0.23	24	0.07	0.25	19	0.11	0.26	29	0.24	0.39	37	0.21	0.38	28
	90+ days past due		0	0.11	17	0	0.12	32	0	0.12	35	0	0.16	37	0.01	0.16	36
	Nonaccrual.....		0.34	0.41	50	0.51	0.60	54	0.54	0.52	61	0.60	0.76	46	0.44	0.46	53
Commercial and industrial	30–89 days past due		0.11	0.29	28	0.10	0.24	34	0.10	0.24	30	0.17	0.23	50	0.27	0.31	54
	90+ days past due		0	0.06	29	0.01	0.02	55	0	0.04	18	0	0.03	42	0	0.05	14
	Nonaccrual.....		0.63	0.47	70	0.90	0.65	71	0.93	0.57	79	2.52	0.75	96	1.61	0.83	84
Individuals	30–89 days past due		0.62	0.83	44	0.47	0.60	51	0.57	0.63	51	0.99	0.83	68	1.41	0.83	80
	90+ days past due		0.07	0.10	59	0.06	0.08	62	0.09	0.09	67	0.09	0.14	56	0.07	0.17	51
	Nonaccrual.....		0.20	0.17	67	0.29	0.17	75	0.26	0.17	74	0.48	0.28	78	0.47	0.17	86
Depository institution loans	30–89 days past due			0			0.03			0.01			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due		0.02	0.09	63	0.06	0.11	61	0	0.07	30	0.16	0.17	70	0.10	0.24	60
	90+ days past due		0	0	44	0	0	45	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		0.03	0.27	52	0.23	0.51	67	0.09	0.70	57	0.15	0.49	53	0.27	0.67	60
Foreign governments	30–89 days past due			0			0			0.50			0			0.07	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.14			0.17			0.15			0.09			0.03	
Other loans and leases	30–89 days past due		0	0.13	16	0	0.11	34	0	0.12	16	0	0.18	15	0.09	0.20	50
	90+ days past due		0	0.01	33	0	0.01	33	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0	0.06	50	0	0.13	20	0	0.09	44	0	0.15	19	0.01	0.13	38

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	2,528,422	1,975,627	2,166,116	2,015,157	2,118,418										
Retained earnings	1,289,078	1,188,353	1,207,728	1,032,436	848,848										
Accumulated other comprehensive income (AOCI)	-567,730	-11,429	-10,545	59,726	20,891										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	3,249,770	3,152,551	3,363,299	3,107,319	2,988,157										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	1,414,015	1,152,688	1,226,686	1,163,798	1,160,079										
Accumulated other comprehensive income-related adjustments	-567,730	-11,429	-10,545	59,726	20,891										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	2,403,485	2,011,292	2,147,158	1,883,795	1,807,187										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	2,403,485	2,011,292	2,147,158	1,883,795	1,807,187										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	767	0	767	767										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	767	0	767	767										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	767	0	767	767										
Tier 1 Capital	2,403,485	2,012,059	2,147,158	1,884,562	1,807,954										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	365,951	383,278	384,131	382,874	388,260										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	116,257	60,700	71,853	89,546	76,644										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	482,208	443,978	455,984	472,420	464,904										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	482,208	443,978	455,984	472,420	464,904										
Exited advanced approach tier 2 capital															
Total capital	2,885,693	2,456,037	2,603,142	2,356,982	2,272,858										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	26,961,350	23,378,328	24,812,480	21,983,524	20,041,890										
Less: Deductions from common equity tier 1 capital	1,414,015	1,152,688	1,226,686	1,163,798	1,160,079										
Less: Other deductions	-442,040	35,718	-62,107	54,600	29,013										
Total assets for leverage ratio	25,989,375	22,189,922	23,647,901	20,765,126	18,852,798										
Total risk-weighted assets	20,483,367	14,111,217	15,551,773	14,048,609	16,554,081										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	11.73	11.77	51	14.25	12.59	76	13.81	12.37	75	13.41	12.35	72	10.92	12.11	30
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	11.73	12.48	42	14.26	13.31	69	13.81	13.11	67	13.41	13.08	61	10.92	12.78	22
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	14.09	14.27	54	17.40	15.21	82	16.74	14.91	80	16.78	15.23	78	13.73	14.36	48
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	9.25	9.22	54	9.07	9.07	56	9.08	8.98	58	9.08	9.13	50	9.59	9.76	52
Supplementary leverage ratio, advanced approaches HCs		6.74			6.90			6.71			8.72			7.41	

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0
Analysis Ratios					
Yield: Foreign loans	0.84	0.63	0.66	0.87	1.25
Cost: Interest-bearing deposits.....	0.52	0.12	0.14	0.42	1.19
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans	0.26	0.18	0.20	5.18	27.03
Commercial and industrial loans	0.13	0.86	0.79	0.64	0.29
Foreign governments and institutions	0.05	0	0	0	0
Growth Rates					
Net loans and leases.....	20.31	-0.16	6.83	-2.40	22.48
Total selected assets.....	21.10	3.36	9.48	2.04	12.40
Deposits	-2.72	10.74	0.73	3.46	10.36

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		148,728	182,899	226,022	310,509	65,080	-18.68	142.29
Dividends		148,588	182,759	225,835	310,318	64,893	-18.70	142.60
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		140	140	187	191	187	0.00	2.19
Income from nonbank subsidiaries		33	24	1,506	973	3,042	37.50	-23.26
Dividends		33	24	1,506	973	3,042	37.50	-23.26
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		148,761	182,923	227,528	311,482	68,122	-18.68	142.18
Securities gains (losses)		0	0	0	0	0		
Other operating income		620	349	862	534	13,478	77.65	559.57
Total operating income		149,381	183,272	228,390	312,016	81,600	-18.49	142.81
Operating Expenses								
Personnel expenses		11,549	11,235	15,202	10,153	9,760	2.79	14.23
Interest expense		14,026	13,337	17,794	17,916	17,084	5.17	821.55
Other expenses		10,074	7,312	11,852	9,136	13,799	37.77	41.19
Provision for loan and lease losses		0	0	0	0	0		-100.00
Total operating expenses		35,649	31,884	44,848	37,205	40,643	11.81	89.92
Income (loss) before taxes		113,732	151,388	183,542	274,811	40,957	-24.87	166.04
Applicable income taxes (credit)		-8,106	-8,622	-11,315	-9,438	-5,680		
Extraordinary items								
Income before undistributed income of subsidiaries		121,838	160,010	194,857	284,249	46,637	-23.86	135.80
Equity in undistributed income of subsidiaries		51,314	62,908	76,299	-29,345	191,530	-18.43	129.41
Bank subsidiaries		49,529	60,919	75,278	-30,005	193,522	-18.70	119.14
Nonbank subsidiaries		1,785	1,989	1,021	660	-1,992	-10.26	
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		173,152	222,918	271,156	254,904	238,167	-22.32	133.87
Memoranda								
Bank net income		198,117	243,678	301,113	280,313	258,415	-18.70	136.28
Nonbank net income		1,818	2,013	2,527	1,633	1,050	-9.69	
Subsidiary holding companies' net income		0	0	0	0	0		

